

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stacey Snyder  
Debtor

Case No. 17-00280-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db  
4898384      #+Stacey Snyder, 220 Country Ridge Drive, Red Lion, PA 17356-8866  
4915898      +Andrew J. Miller, Esq., 137 E Philadelphia St, York, PA 17401-2424  
4882517      +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
4882519      (address filed with court: Columbia Gas of PA, PO Box 117, Columbus, OH 43216)  
4876961      +Columbia Gas, 121 Champion Way, Suite 100, Canonsburg PA 15317-5817  
4930691      Geico, ATTN: Region 1 Return Policy Work, PO Box 9500, Fredericksburg VA 22403-9500  
4930386      #+Jesse Eugene Haugh, 814 Taylor Road, Windsor, PA 17366-9121  
4897233      +Met-Ed, FirstEnergy, 101 Crawford's Corner Rd, Bldg 1 Ste 1-511, Holmdel, NJ 07733-1976  
4882521      +PNC Mortgage, a division of PNC Bank, NA, ATTN: Bankruptcy, 3232 Newmark Drive,  
4876963      Miamisburg, OH 45342-5421  
4898385      +Penn Waste, PO Box 3066, York, PA 17402-0066  
4882522      +Penn Waste, 85 Brick Yard Road, Manchester PA 17345-9204  
4886796      +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
4886796      +Red Lion Municipal Authority, 137 E Philadelphia St, York, PA 17401-2424  
4886796      +Red Lion Municipal Water, 11 E. Broadway, Red Lion PA 17356-1401  
4886796      +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4930709      +EDI: CINGMIDLAND.COM Jan 23 2020 00:23:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
4876959      +EDI: TSYS2.COM Jan 23 2020 00:23:00 Barclays Bank Delaware, 100 S West St,  
Wilmington, DE 19801-5015  
4913835      +EDI: WFNBN.COM Jan 23 2020 00:23:00 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4876960      +E-mail/Text: csdlclientservices@cboflanc.com Jan 22 2020 19:19:27  
Credit Bureau of Lancaster County, Inc, Po Box 1271, Lancaster, PA 17608-1271  
4882518      +EDI: AFNIRECOVERY.COM Jan 23 2020 00:23:00 DirecTV, c/o AFNI, Inc,  
1310 Martin Luther King Drive, Bloomington IL 61701-1465  
4927257      +EDI: AIS.COM Jan 23 2020 00:23:00 Directv, LLC, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
4882520      +E-mail/Text: bankruptcy@firstenergycorp.com Jan 22 2020 19:19:21 Met Ed,  
c/o First Energy Corp, 76 South Main Street, Akron OH 44308-1812  
4931289      EDI: PRA.COM Jan 23 2020 00:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4886070      +EDI: PRA.COM Jan 23 2020 00:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4876962      +EDI: RMSC.COM Jan 23 2020 00:23:00 PayPal Credit, P.O. Box 5018,  
Lutherville Timonium, MD 21094-5018  
4876964      +E-mail/Text: Supportservices@receivablesperformance.com Jan 22 2020 19:19:29  
Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548  
5109872      +E-mail/Text: bncmail@w-legal.com Jan 22 2020 19:19:23 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
5109873      +E-mail/Text: bncmail@w-legal.com Jan 22 2020 19:19:23 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,  
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132  
4876965      EDI: TFSR.COM Jan 23 2020 00:23:00 Toyota Motor credit Corp, Po Box 8026,  
Cedar Rapids, IA 52408  
5027306      EDI: BL-TOYOTA.COM Jan 23 2020 00:23:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
4876966      +E-mail/Text: loney@whiterosecu.com Jan 22 2020 19:19:34 White Rosecu, 1529 Rodney Road,  
York, PA 17408-9716

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4876958      Nathan Snyder, removed per docket entry 27  
cr\*      +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\*      +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
Seattle, WA 98121-3132  
4886818\*      +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
5004080\*      +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 1 Stacey Snyder dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com;3479@notices.nextchapterbk.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Stacey Snyder  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-00280-HWV

Social Security number or ITIN xxx-xx-5126  
EIN --

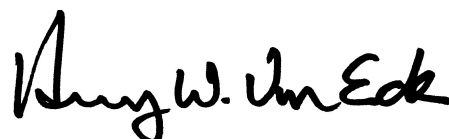
Social Security number or ITIN  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stacey Snyder  
fka Stacey Hall

1/22/20**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**